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Insurance@BoatUS.com
Contact Claims: 1-800-937-1937
Get a Free Quote: 1-800-283-2883

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About BoatUS Program Policies

Policies Home Yacht Boat Saver PWC Liability PLUS ANGLER

For over 45 years, BoatUS has provided affordable insurance coverage options for recreational boaters nationwide. Low-cost policies, available for most all boat types, are serviced by dedicated boating experts committed to exceptional policy service, and expert claims handling that gets you back to boating as quickly as possible. Find the right policy for your boating lifestyle:



Yacht



Boat Saver



PWC



Liability Plus



ANGLER

Optional Add-On
Coverages

Liability
in Mexico

Canadian
Residents

Enhance your policy with these great Add-On Coverages and Extension Options

Yacht Policy Add-ons:

Premier Value Package

Watersports Package

Ice and Freezing Coverage

Depreciation Waiver

Personal Effects Coverage

Lower Electronics Deductible

Lower Dinghy Deductible

Boat Saver Policy Add-on:

Watersports Package

Sporting Equipment Coverage

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Announcing! New Policy Benefits

Mechanical Breakdown Coverage for Lower Units and Outdrives

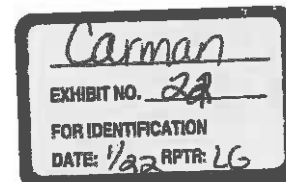
This optional coverage repairs or replaces the lower unit of an outboard motor, or the upper and lower units of a stern drive motor, in the event of a mechanical breakdown. Premiums as low as \$23 per year. (Not available in all states.) [Learn More](#)

Don't forget to Add Mexico Liability Coverage

Coverage for your boat and auto if you trailer it into the country. [Learn More](#)

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Buy Coverage



Policies Include:

149 cashless

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& Dispatch

Assistance

Medical

Liability

Deductibles

Protection

Contracts

Coverage

Subscription

24 Hour Claims & Dispatch of Assistance

Our experienced team of claims professionals will dispatch assistance, utilizing our nationwide network of towlers, salvors and surveyors to help policyholders through boating emergencies like fire, sinking, theft or fuel spill containment – even roadside accidents. Your claim is handled by boating experts committed to outstanding service that gets you back on the water – fast.

**All coverage is subject to the terms, conditions, limits and exclusions of the policy. Salvage and Wreck Removal excluded on Liability policies for PVC. Please read your policy carefully.*

For a **FREE** quote for our Yacht Policy or any BoatUS policy, visit our [Online Application](#) or call toll free, 1-800-283-2883 for personal service.

PLUS Premium Discounts for boating safety courses, multiple boat households, and membership in the Coast Guard Auxiliary or Power Squadron.

The BoatUS Marine Insurance Program, 880 South Pickett Street, Alexandria, VA 22304, offers coverage in all 50 states to boat owners with a U.S. address. In California, the program is provided through Boat Association Insurance Services, license #0H87086. All coverage is subject to terms, conditions, limits and exclusions of the policy.

BoatUS Underwriting Companies

BoatUS Insurance Program policies are underwritten by one of two AM Best-Rated insurance companies. Your underwriting company will vary by state of residence. [More Information on BoatUS Underwriting](#)

(These pages contain only a general description of coverage. We recommend you read any policy prior to purchase).

Easy Payment Options

Paying your insurance premium is quick, easy and affordable with auto-pay and installment payment options. [View All Payment Options](#)

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Marine Insurance Home > All Policies > Yacht Policy

Total Protection Yacht Policy

For complete Agreed Value protection of your boat, motor and gear, our flagship Yacht Policy is available for most all boat types except Personal Watercraft (PWC).

Featured Coverages:

- [Agreed Value Coverage](#)
- [Broad Cruising Area Options](#)
- [Medical Payments Coverage](#)
- [Liability Coverage](#)
- [Consequential Damage Coverage](#)

Covers immediate damage to the insured boat resulting from fire, explosion, sinking, or collision, even when the initial cause of the loss was excluded — such as wear and tear or deterioration.



- [Lifetime Repair Guarantee](#)
- [Investigative Services for Manufacturer's Defects](#)

Partial Losses for boating equipment are covered on a "new for old" basis. However, specific items are subject to depreciation. [Click for information on Yacht Losses and Policy Depreciation.](#)

Plus extended cruising area options for trips to Canada, Mexico, Alaska, and the Caribbean. Note: [Mexican Liability Coverage](#) requirements for trips to Mexico.

All BoatUS Policies Include:

24 Hr Claims?? & Dispatch Seaworthy?? Subscription	Full Salvage?? Assistance	Supplements?? Medical	Fuel-Spill?? Liability	Diminishing?? Deductibles	Uninsured?? Protection	Dock?? Contracts	Haul-Out?? Coverage
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24 Hour Claims & Dispatch of Assistance

Our experienced team of claims professionals will dispatch assistance, utilizing our nationwide network of towers, salvors and surveyors to help policyholders through boating emergencies like fire, sinking, theft or fuel spill containment — even roadside accidents. Your claim is handled by boating experts committed to outstanding service that gets you back on the water — fast.

**All coverage is subject to the terms, conditions, limits and exclusions of the policy. Salvage and Wreck Removal excluded on Liability policies for PWC. Please read your policy carefully.*

For a FREE quote for our Yacht Policy or any BoatUS policy, visit our [Online Application](#) or call toll free, 1-800-283-2883 for personal service.

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Loss and Depreciation Policies

The BoatUS Marine Insurance is offered in all 50 states. All coverage is subject to the terms, conditions, limits and exclusions of the policy and the policy language will supercede anything to the contrary.

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Yacht, ANGLER's Best and ANGLER Bass Boat (Agreed Hull Value) Policies

The following paragraphs explain payment information in the event of a loss as explained in the policy:

• Total or Constructive Total Loss

We will pay you the agreed hull value as defined by the policy if the boat is lost absolutely, or if the reasonable cost of repair exceeds the agreed value. We reserve the right to declare the boat a constructive total loss and pay you the agreed value if in our judgment costs of salvage and/or repair exceed such value. We are not obligated to accept or pay for the boat or any boating equipment which you abandon. If we pay you the insured value, we have the right to the insured property. If we exercise our right to acquire the insured property, you must provide all documents needed to transfer title to us. You agree to allow us to withhold an amount not to exceed 10% of the insured value until we have received these documents.

• Repairs for Partial Losses

We will pay the reasonable cost of repairs with depreciation applied to the repair or replacement of the following items: inflatable dinghies, paint and finishes, protective covers, fabric or sails. Depreciation also applies to outdrive units, outboard motors, and gel coat beginning with the sixth year from the year of manufacture, and to internal machinery beginning with the eleventh year from the year of manufacture. In the event of damage to plywood, plastic, fiberglass, metal, cement, or other molded material, we are obligated to pay only the reasonable cost of repairing the damaged area, in accordance with quality marine repair practice. We have the option to make or reimburse you for repairs or replacements, or to pay you directly based on an agreed estimate of loss. Repairs and replacements will be made with like kind and quality.

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Boat Saver and PWC (Actual Cash Value) Policies

The following paragraphs explain payment information in the event of a loss as explained in the policy:

• Total Loss

We will reimburse you for the actual cash value (the boat's current market value, not the replacement value) at the time of the loss.

• Repairs for Partial Losses

We will pay the reasonable cost of repairs or replacements, in accordance with quality marine practice, less depreciation. All partial losses are depreciated. Depreciation shall be calculated at ten percent (10%) for each year beginning with the year of manufacture. In all cases, a 10% residual value shall remain regardless of the boat's age.

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Frequently Asked Questions

Policies

How long has BoatUS been in the boat insurance business?

How many people work on boat insurance at BoatUS?

Where do you provide insurance coverage?

Am I required by law to have insurance on my boat?

What is the minimum amount of insurance protection I should buy?

What type of losses does the policy cover?

All policies through the BoatU.S. program are "All Risk" which covers all external causes of loss except those specifically excluded. Coverage includes losses caused by hurricane, theft, flood, fire, sinking, collision, etc. For Agreed Hull Value Policies (Yacht Policy, Angler's Best and Angler's Bass Boat Program), the company will pay you the Agreed Hull Value in the event of a total loss. Repairs for Partial Loss on boating equipment are covered on a "new for old" basis, although specific items are subject to depreciation. For more information on what is covered for total and partial losses for Yacht and Bass Boat policies, [click here](#). For Actual Cash Value Policies (Boat Saver, PWC and Angler Boat Saver), all covered property losses are subject to depreciation. For more information on what is covered for total and partial losses and the depreciation schedule for these policies, [click here](#). To see a copy of the policy before you bind coverage, ask a BoatUS insurance specialist to send a sample with your quote.

What is included in the Hull and Machinery part of the policy?

What does the Protection and Indemnity (P&I) section of the policy include?

How does your insurance program help me in the event of an emergency, such as a sinking, grounding or accidental fuel spill?

Is towing coverage provided through the BoatUS Insurance Program?

I am planning a trip to Mexico with my boat. Is my boat still covered by your policy and do I need a cruising extension?

How do you handle claims?

Quotes, Cost and Discounts

How much does insurance through BoatUS cost?

Is Price the most important factor to consider when purchasing boat insurance?

How can I save money on my boat insurance?

Are there discounts for successfully completing safe boating classes?

Can I get a quote today?

How do I start coverage if I like your quote?

Is BoatUS Membership required to get an insurance quote?

Is there an extended payment plan?

Mechanical Breakdown Coverage

What is Mechanical Breakdown Coverage?

What states are eligible for Mechanical Breakdown coverage?

Can this coverage be added to any boat?

How much does it cost?

If I add the coverage today how soon does it become effective?

Is there a deductible?

The policy booklet I received lists wear and tear and mechanical breakdown as exclusions. Will they be covered under this endorsement?

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MARINE INSURANCE PROGRAM

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LOCAL OFFICE:
703-451-4885

24/7 Online Payments
Login Not Required

Policyholder Service Center

Access Your Policy Information

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Policyholder Login:

User ID: *For your User ID, use either the email address you provided at registration or your BoatUS Member Number*

Password (Case Sensitive): [Forgot your password? Click Here](#)

☐ Remember my User ID

[LOGIN](#)

If you experience any problem using this web page, please call 1-800-804-2828.


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Pay electronically by check.

ACCOUNT REVIEW
Check balance and payment history for all of your policies.

POLICY REVIEW
Coverages, deductible, annual premium, cruising area. It's all here.

OPEN ALL NIGHT!
Update your policy info or make payments online anytime. Quick and easy with online self-service!

MAKE CHANGES ONLINE 24/7
Update your address, set up a temporary address, change your boat name, loss payee or marina/ location at your convenience.



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